

## DOCUMENT RESUME

ED 360 554

CE 064 347

AUTHOR Ukaga, Okechukwu M.  
 TITLE Impact of Florida A&M University (FAMU) and USDA  
 Farmers Home Administration (FmHA) Education on  
 African-American Farmers.  
 PUB DATE May 93  
 NOTE 10p.; Paper presented at the African American  
 Pre-Conference of the Adult Education Research  
 Conference (University Park, PA, May 20-21, 1993).  
 PUB TYPE Speeches/Conference Papers (150) -- Reports -  
 Research/Technical (143)  
 EDRS PRICE MF01/PC01 Plus Postage.  
 DESCRIPTORS \*Adult Farmer Education; \*Blacks; Cost Effectiveness;  
 \*Educational Benefits; Educational Research;  
 \*Extension Education; Farm Accounts; Farmers; \*Farm  
 Management; Farm Visits  
 IDENTIFIERS African Americans; \*Farmers Home Administration;  
 Florida; \*Florida A and M University

## ABSTRACT

The financial status of the African-American participants in a management education program designed for minority farm operators was assessed. The study also examined the methods/means by which the Florida A&M University and Farmers Home Administration Technical and Managerial Assistance Project personnel provided education and assistance to the clientele. A survey collected information on the condition of farm businesses of 54 African-American farm operators who participated in the project from June 1990 to November 1991. Farm business condition was assessed immediately prior to and immediately after the project. Three stages of the program were identification of program participants, orientation, and program operation. Customized farm plans and enterprise budgets were developed for participants based on information gathered through questionnaires, interviews, and farm/home visits. Adoption of sound management practices was encouraged through demonstrations, workshops, and meetings. Delivery methods used in providing education and assistance were as follows: individual consultation, farm and home visits, small group meetings, brochures, and local news media. Financial performance ratios were computed and showed total assets increased for minority farmers, liabilities decreased, and increases in net income exceeded the total cost of the project. Brief, easy-to-use resource or instructional materials, a more holistic approach, and more agency networking were suggested. (Contains 28 references.) (YLB)

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HOME ADMINISTRATION (FmHA) EDUCATION ON  
AFRICAN-AMERICAN FARMERS

Okechukwu M. Ukaga, Ph.D.

Department of Agricultural and Extension Education  
414 Agricultural Administration Building  
The Pennsylvania State University  
University Park, PA 16802  
814-863-7877

Paper presented at the  
African American Pre-Conference  
Adult Education Research Conference  
The Pennsylvania State University  
University Park, Pennsylvania  
May 20-21, 1993

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# IMPACT OF FAMU-FmHA EDUCATION ON AFRICAN-AMERICAN FARMERS

Okechukwu M. Ukaga, Ph.D.

## Introduction

The agricultural financial crisis of the mid 1980s underscored the importance of farm management education to agriculture and the economy in general. During the crisis (1984-1988), extension farm management education programs increased rapidly as thousands of farmers and ranchers turned to extension for help (Klair, 1991). According to Klair, extension financial management programs provided valuable assistance to large numbers of farmers and ranchers from 1984 to 1988.

Although the financial crisis has partially subsided, the farmer's business environment is now more complex and global than ever (Naisbitt & Aburdene, 1990). A farmer's choices regarding the mix of enterprises, production technology used, source of financing, and the way products are marketed, among other factors, influence to a great extent how viable, profitable and sustainable a farm will be.

The farmer needs adequate knowledge, skill, and information to make sound management decisions and implement these decisions appropriately. Without appropriate business management skills, it will be very difficult for producers to adequately deal with technological innovations, international competition, and contemporary issues, including environmental concerns. Unfortunately, many farmers (particularly small-scale operators) may not have the knowledge, skill, and information necessary for them to operate efficiently and effectively (Lansdale, 1986). This limits their ability to generate a reasonable income from their farm and to maintain an acceptable standard of living.

## Selected Related Research

Historically agricultural education and extension education programs have provided adult education programs which addressed the needs of farmers (Phipps & Osborne, 1989). States including Minnesota, Ohio, and Pennsylvania developed agricultural education programs which provided formalized, topic specific and in-depth farm management education for adult farmers. These programs have typically been referred to as farm business planning and analysis management programs. Extension has also offered specific farm management education programs. Lansdale (1986) acknowledged that formal and nonformal education has played a significant role in developing master farmers in the West. Cochrane (1979) provided a detailed historical examination regarding extension's role in adult education in agriculture. Lansdale and Cochrane provided a perspective of where we have been. Johnston and Packer (1987) and Harmon (1987) provided a challenge regarding our future direction in adult education.

The research literature in adult farmer education may, for purposes of this paper, be classified as including empirical research related to four general areas: androgogy; adult education program content; program delivery; and program

evaluation or effectiveness. In examining the research literature within these four areas of adult education the authors found only a few studies (William, 1970; Van Tilburg, 1987) which examined adult education directly related to minority farm operators.

A plethora of studies examined the adult learners' life cycles and adult transition and trigger events for learning (career, family, leisure, health, citizenship, etc.). The seminal writings of Knowles (1970), Dewey (1916), Freire (1973), and Gagné (1977) and others provide a rich foundation for understanding and diagnosing adults' educational needs, how we may facilitate the development of transferable skills and knowledge and the use of appropriate instructional methodology and technology. Personnel in the Office of Adult Learning Services (Aslanian, 1985) reported that most adults learn in order to cope with some change(s) in their lives. This learning occurs for a purpose (Reese, 1978). These authors documented that adults maintain an ability to learn, but they do have widely differing preferences, needs, experiences, and goals which must be considered in deciding on appropriate androgogical practices and strategies. The summary of the literature is that generally we have a rich research base related to the androgogy of adult education. However, there is a void in the anrogogy as related to adult minority learners.

There have been a variety of studies examining the competencies needed for teaching adults (Martin & Sajilan, 1989) and the manner for delivering or approaches used to present information to adults (Martin & Omer, 1990; Bouare & Bowen, 1990; Reisenberg & Gor, 1989; Adelaine & Foster, 1989). Previous studies also reported competencies needed by agricultural workers (Blezek & Post, 1989; Hansen, et al., 1989) and a variety of views concerning adult education in agriculture (Nur et al., 1989; Swanson, 1991; Birkenholz et al., 1990; Birkenholz & Maricle, 1991). Blezek and Post noted that farmers involved in their study had a much greater need for additional management expertise related to 38 competencies (of 43 studied) than they possessed. The farmers needed additional training and understanding with regard to 36 of the 38 competencies which were related to farm credit including record keeping, farm finance, cash flow, and general farm business management.

William (1970) and Van Tilburg (1987) identified several factors which are important considerations in the delivery of extension programs to minorities in agriculture. These factors include the generally lower levels of education, lower socioeconomic status, lack of interest, lack of motivation, unavailability of services, and cultural and political barriers.

These studies underscore the importance of adult education in agriculture, and the need for effective extension education efforts that will enable minority operators to acquire the knowledge, skills and abilities necessary for developing a successful farm business. This observation formed the basis for this study.

#### Purposes of the Study

The general purpose of this study was to asses the financial status of the African American participants in the management education program designed for minority farm operators. A second purpose was to examine the methods/means by

which the Florida A & M University (FAMU) and Farmers Home Administration (FmHA) Technical and Managerial Assistance Project personnel provided education and assistance to the clientele. A profile of the program participants is also provided.

### Methods

This study utilized descriptive survey methodology. The population for this study was a census of 54 African American farm operators who participated in the FAMU/FmHA Technical and Managerial Assistance Project during the period June 1990 to November 1991. A complete list of program participants was obtained from the directory maintained by the Florida A & M University Cooperative Extension Program.

### Data Collection Procedures

A survey was conducted collecting information on the condition of participants' farm businesses immediately prior to (May 1990) and immediately after the project (December 1991). The questionnaire was developed by extension farm management specialists involved in the FAMU / FmHA project. Four agricultural and extension education faculty at FAMU who have significant experience with similar projects and who work with minority populations examined the questionnaire for face and content validity. The FAMU/FmHA farm management specialists administered the survey to the program participants at their home or farm. Those program participants who could not complete the forms by themselves were interviewed using the survey instrument as an interview schedule, and their responses recorded on the questionnaire. All 54 African American farmers involved in the program participated in the survey.

### Limitations

The author acknowledges several limitations to the study. First, the results of the project are limited to the 54 participants and have no generalizability beyond the 54 minority farmer participants. Second, financial information, especially from special populations, is often difficult to obtain and to verify its accuracy. The use of extension specialists to hand deliver and assist, if necessary, the minority farmers in completing the survey was an attempt to "verify" to some extent the accuracy of the information. Third, no attempt is made to imply a cause-effect paradigm just because information exists immediately before and after the delivery of the program. No implication is being made that changes are due solely to the minority farmers participating in the program. Fourth, this is not an econometric analysis of program impact. Determinants related to program changes are incomplete and too simplistic to justify an economic analysis of program impact.

### Findings

#### Profile of Participants

A total of 54 farmers, of which 46 were married and 8 were single, participated in the program. All of them had attended some schooling but most of the farmers (79.6%) did not complete high school education (grade 12). The

average farm land owned by participants was 120 acres for area 1, 46 acres for area 2, and 154 acres for area 3. Additionally, more than 50% of the participants rented farm land. Twenty-three of the 54 participants hired labor in addition to family labor on their farm. Others depended mainly on family labor and used little or no hired labor. More than half of the farmers also reported that they held off-farm jobs.

### Program Delivery

The program was conducted in three target areas within Florida. Target area 1 was comprised of Gadsden, Jackson and Washington Counties. Target area 2 was comprised of Jefferson and Madison Counties, while target area 3 included Columbia and Suwannee counties.

Identification of Program Participants(Stage 1). The Florida A&M University (FAMU) extension farm management specialists used a variety of intensive and extensive means (approaches or strategies) to provide education and assistance to the African American clients. The work was completed in stages over a period of 18 months. Stage one involved the identification and selection of potential participants. This selection was jointly accomplished by FAMU project personnel and FmHA officials. The FAMU project officials included three farm management specialists (each responsible for a target area) and the project director, while the FmHA officials were the relevant FmHA county supervisors. The following factors were considered in the selection of participants.

1. Desire to continue farming.
2. Interest in the project.
3. Willingness to work with FmHA and FAMU personnel.
4. Profitability and sustainability of the farmer's operation.
5. Ability and willingness to participate in necessary learning experiences.

Orientation to the Program (Stage 2). Stage two was the orientation of the participants. This orientation was conducted through formal and informal meetings to inform all concerned about the program objectives and the duties/responsibilities of program personnel and farmer participants.

Following orientation, survey instruments for assessing the farm operator's managerial ability, skills, practices and income were designed, and subsequently administered to the target audience.

Program Operation(Stage 3). Customized farm plans and enterprise budgets were then developed for participating farmers based on information gathered through the questionnaires, interviews, and farm/home visits. The farm management specialists worked closely with each client to develop the client's farm plan(s) and enterprise budget(s). After developing the farm plans and budgets, the extension farm management specialists reviewed them with the client(s) concerned. After careful consideration of possible scenarios and options, the farmer was encouraged to adopt an appropriate record keeping system, farm plans, and enterprise budgets. The adoption of sound management practices was encouraged through demonstrations, workshops, and meetings. Delivery methods frequently used in providing education and assistance to the project participants were (1) individual



consultation, (2) farm and home visits, (3) small group meetings, (4) brochures, and (5) local news media. One-on-one consultations, farm and home visits, and group meetings were mostly used for assistance and education while brochures, local newspapers and radio were used to inform people about the program and encourage potential clients to participate in project activities.

Throughout the duration of the program, intensive efforts were made to publicize the program using a variety of media and methods. Appropriate community leaders were identified and involved in the promotion and implementation of the program. Available FmHA properties in the target areas were identified and publicized to encourage interested FmHA borrowers and potential SDA borrowers in the area to utilize the resources available in their vicinity.

### Financial Status of Participants

Part of the survey collected information regarding the condition of participants' farm businesses before and after participating in the program. Financial performance ratios were computed from the data to determine how the farm businesses of participants changed during the time the minority farmer participated in the extension farm management education program. Total assets were found to have increased for minority farmers in target area 1 by \$45,000.00, area 2 by \$26,631.00 and area 3 by \$43,410.00. Liabilities in target area 2 and area 3 declined by \$55,830.00 and \$24,820.00 respectively. Financial benefits derived from the whole project through increases in assets, decrease in liabilities, and increases in net income (\$237,548.00) exceeded the total cost of the project by 19% (McGowan et al., 1991).

An analysis of the liquidity ratio of participants' farm businesses before and after the project showed an increase of 16.82%, 85.54%, and 69.39% for target areas 1, 2, and 3 respectively. Also, the debt structure for participants in all target areas improved considerably. Overall, participants owned a greater proportion of their business after participating in the project. Selected specific accomplishments (management practices or activities) as related to participants in the target areas are presented in Table 1.

The project outcomes included establishment of an appropriate record keeping system for 23 farmers, development of farm plans for 20 farmers, and assisting farmers in 5 loan applications out of which 3 loan applications were approved. A farm management manual was produced and provided to participating farmers to use as a reference manual (Morfaw et al., 1990). The project's outcomes parallel the results of the financial management assistance provided to farmers and ranchers during the agricultural financial crises (Klair, 1991).

Table 1. Results of Managerial Assistance to Farmers in Three Florida Target Areas.

Management Activity or Practice	Number of Farmers/Target Area		
	Area 1 (N=21)	Area 2 (N=20)	Area 3 (N=13)
Established record keeping system	8	5	10
Developed farm plans	8	5	7
Developed enterprise budgets	19	5	7
Completed farm ownership loan application	—	2	—
Completed farm operating loan application	—	1	—
Received farm ownership loan	—	1	—
Received farm operating loan	—	1	—
Paid off loan to FmHA	—	1	1

### Educational implications

The following suggestions are made based on our experience with the program to assist minority farmers. First, resource or instructional materials for an audience like the program participants must be brief and easy-to-use. They do not want or use elaborate, detailed resource materials. . It is absolutely essential that the resource material for minority populations be prepared specifically for them.. They do not respond favorably to the use of resource materials which were prepared for another audience. This is also implied in the work reported by William (1970) and Van Tilburg (1987).

Second, a more holistic approach should be taken by extension personnel in assisting farmers to address economic and socioeconomic problems that tend to limit the farmers' success. The need for agricultural educators to more holistically examine their programming was reinforced by Swanson (1991) and is theoretically reflected in Maslow's hierarchy of needs as implied in the writings of Freire (1973) and Knowles (1970). Third, there should be more networking among various agencies serving the minority farmer. Agricultural education programs in schools and colleges have to collaborate with extension in addressing the needs of farmers, particularly minority/small farm operators. Such a collaboration would result in more opportunities for the farmers to acquire necessary knowledge and skills formally by enrolling in agricultural education programs and through nonformal education from extension.

The author suggests that additional research using qualitative research approaches, including in-depth case studies, be used in examining the impact of the program on minority farmers. The quantitative (positivist) paradigm of has limitations for working with minority farmers. This is not to suggest that quantitative approaches be abandoned, but to suggest we use an integrated mix of quantitative and qualitative methodologies in evaluating programs such as the farm management program designed for minority farmers.



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